

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
SANTA ANA DIVISION**

In re:

Fernando Navarro

Debtor(s)

Case No. 8:14-bk-14041-ES

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Amrane Cohen, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/30/2014.
- 2) The plan was confirmed on 09/23/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/23/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/10/2015.
- 5) The case was dismissed on 10/29/2015.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,850.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,092.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$2,092.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,011.04
Court Costs	\$0.00
Trustee Expenses & Compensation	\$80.96
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,092.00

Attorney fees paid and disclosed by debtor: \$800.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advance America	Unsecured	300.00	NA	NA	0.00	0.00
Amrane (SA) Cohen (TR)	Unsecured	NA	NA	NA	0.00	0.00
ATLANTIC CREDIT & FINANCE SPEC	Unsecured	NA	NA	972.97	0.00	0.00
Avant Credit	Unsecured	2,583.00	NA	NA	0.00	0.00
Avant Credit Corporati	Unsecured	2,642.00	NA	NA	0.00	0.00
Best Buy/Cbna	Unsecured	584.00	NA	NA	0.00	0.00
CASHCALL, INC	Unsecured	2,600.00	NA	2,600.00	0.00	0.00
Check Into Cash	Unsecured	300.00	NA	NA	0.00	0.00
Check Into Cash	Unsecured	NA	NA	NA	0.00	0.00
Check N Go	Unsecured	3,300.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	335.00	NA	335.68	0.00	0.00
Diversified Consultants, Inc.	Unsecured	18.00	NA	NA	0.00	0.00
Dsnb Macys	Unsecured	336.00	NA	NA	0.00	0.00
Equifax Information Services, LLC	Unsecured	NA	NA	NA	0.00	0.00
Experian	Unsecured	NA	NA	NA	0.00	0.00
Experian	Unsecured	NA	NA	NA	0.00	0.00
Franchise Tax Board	Unsecured	NA	NA	NA	0.00	0.00
George Fisher Inc.	Unsecured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	4,398.56	NA	4,398.56	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	NA	0.00	0.00
Kia Motors Finance	Secured	24,714.00	NA	NA	0.00	0.00
LA County Sheriff's Off	Unsecured	NA	NA	NA	0.00	0.00
Law Offices Of Todd L Cramer	Unsecured	NA	NA	NA	0.00	0.00
Money Mart	Unsecured	300.00	NA	NA	0.00	0.00
Money Mart	Unsecured	NA	NA	NA	0.00	0.00
Nissan Motor Acceptanc	Secured	19,890.00	NA	20,042.67	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	16,691.00	NA	16,239.98	0.00	0.00
ORANGE COUNTY TAX COLLECTOR	Unsecured	NA	NA	281.91	0.00	0.00
Pacific Bell Telephone Company	Unsecured	111.00	NA	111.59	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	679.00	NA	679.09	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	972.00	NA	1,302.43	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Progreso Financiero	Unsecured	893.00	NA	NA	0.00	0.00
Pulmonary Assoc	Unsecured	658.00	NA	NA	0.00	0.00
REAL TIME RESOLUTIONS, INC	Unsecured	NA	NA	4,223.87	0.00	0.00
Santa Ana Division	Unsecured	NA	NA	NA	0.00	0.00
Silver Cloud Financial	Unsecured	800.00	NA	NA	0.00	0.00
SILVER CLOUD FINANCIAL INC	Unsecured	NA	NA	600.00	0.00	0.00
Southwestern & Pacific Specialty Finance	Unsecured	3,585.00	NA	NA	0.00	0.00
Speedy Cash	Unsecured	2,600.00	NA	NA	0.00	0.00
Springleaf Financial S	Unsecured	3,964.00	NA	NA	0.00	0.00
Springleaf Financial Services	Secured	5,194.20	0.00	750.00	0.00	0.00
Springleaf Financial Services	Secured	NA	NA	NA	0.00	0.00
Springleaf Financial Services	Unsecured	NA	0.00	4,444.20	0.00	0.00
Sunrise Credit Services, Inc.	Unsecured	NA	NA	NA	0.00	0.00
Syncb/shop Hq	Unsecured	1,302.00	NA	NA	0.00	0.00
Trans Union Corporation	Unsecured	NA	NA	NA	0.00	0.00
Transunion Consumer Relations	Unsecured	NA	NA	NA	0.00	0.00
TYSON TAKEUCHI	Unsecured	NA	NA	NA	0.00	0.00
United States Trustee (SA)	Unsecured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$37,032.65	\$0.00	\$0.00
TOTAL SECURED:	\$37,032.65	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,398.56	\$0.00	\$0.00
TOTAL PRIORITY:	\$4,398.56	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,551.74	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,092.00</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$2,092.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/09/2016

By: /s/ Amrane Cohen

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.